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United States & International

THE BANKRUPTCY PROTOCOL

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CORPORATE INSOLVENCY CONTAINMENT, JURISDICTIONAL SEVERANCE, AND LIVING FUNDING VIA CREDIT RECOUPMENT

Executive Summary

This paper outlines the Bankruptcy Protocol, a specialized application of the Envoy, Asset Fortress, and Infinite Money Protocols designed to address the catastrophic "paralysis" that occurs when an individual faces insolvency.

Under the standard "Monopoly Board of Commerce," when a corporate person (the legal entity) becomes bankrupt, the state-appointed Trustee seizes all assets, freezes accounts, and renders the living man or woman destitute and commercially paralyzed. The orthodox system fails to distinguish between the artificial "Legal Person" (the debtor) and the living "Man or Woman" (the creator of value).

The Bankruptcy Protocol modifies this dynamic. It acknowledges that while the State may proceed to bankrupt the **Corporate Entity** (the Citizen), this process must be contained to that legal fiction. By utilizing **Jurisdictional Severance** and **Asset Fortress Architecture**, the living man or woman separates themselves from the collapsing entity. They continue to operate "upright" and solvent as a beneficiary of a **Private Treasury**, funded by the recoupment of assets—specifically historical bank payments and mortgages—that belong to the living soul, not the bankrupt corporate persona.

1. The Protocol: Containment and Continuity

The Protocol is a strategic framework that accepts the potential inevitability of corporate insolvency while ensuring the survival of the living operator. It relies on the strict separation of two distinct entities:

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1. **The Corporate Person (The Debtor):** This is the state-created entity (e.g., "JOHN DOE") that holds the debts, tax liabilities, and statutory obligations. This entity may be subject to bankruptcy proceedings and administration by a Trustee.
2. **The Living Man/Woman (The Beneficiary):** This is the living being who stands as the beneficiary of a private trust (Asset Fortress). This individual is distinct from the debtor and operates outside the jurisdiction of the Insolvency Service.

Objective: To ensure that even if the Corporate Person is struck off or made bankrupt, the Living Man/Woman retains access to liquidity, housing, and resources via the Asset Fortress Protocol, bypassing the commercial paralysis typically imposed by the state.

2. Operational Sequence: How It Works

Phase 1: Jurisdictional Severance (Envoy Status) The living man or woman executes the Envoy Protocol to sever the "presumed agency" between themselves and the Corporate Person.

- **The Split:** This establishes that the debts belong to the "Legal Person." The living individual steps out of the role of "Surety" and into the role of **Beneficiary** of the Asset Fortress.
- **Result:** The State's Bankruptcy Trustee may take control of the Corporate Person's empty estate, but they do not gain jurisdiction over the living man or the separate Asset Fortress Trust.

Phase 2: The Asset Fortress (The Lifeboat) The living man or woman operates through a **98-Series Private International Trust** (The Asset Fortress).

- **Private Treasury:** This Trust acts as a standalone treasury. It holds legal title to assets and cash, keeping them legally distinct from the bankrupt Corporate Person.
- **Continuity:** While the Corporate Person's accounts are frozen, the Asset Fortress accounts remain active. The living man continues to live, eat, and transact as a beneficiary of this solvent Trust.

Phase 3: Funding via Recoupment (The "Unseizable" Assets) The Asset Fortress is funded by assets that the Bankruptcy Trustee cannot claim because they do not belong to the Corporate Person.

- **The Asset Distinction:** The Protocol asserts that "Abandoned Credit"—specifically the value generated by the living man's signature on mortgages (last 25 years) and bank payments (last 3 years)—is the property of the living creator, not the corporate fiction.
- **Infinite Money Protocol:** The Trust files for the recoupment of these credits. Because these assets are reclaimed by the Trust (as Fiduciary) derived from the living man's energy, they bypass the bankrupt estate.
- **Result:** The living man has a continuous stream of funding to maintain their lifestyle, even while the corporate name is listed as insolvent.

3. Specific Remedies for Debt Triggers

The Protocol offers different pathways depending on the "Primary Cause" of the threatened bankruptcy.

Pathway A: Tax Debt (The Primary Cause) If the bankruptcy is being driven by aggressive HMRC or IRS tax demands:

- **Pre-Bankruptcy Intervention:** The **UK Tax Discharge Protocol** is employed *prior* to the bankruptcy order.
- **Mechanism:** The Trust indorses the tax demand ("Notice of Assessment") and negotiates it back to the US Treasury for settlement via the Fedwire Funds Service.
- **Outcome:** The tax debt is discharged lawfully. This removes the "Petitioning Creditor's" debt, potentially saving the Corporate Person from entering bankruptcy entirely.

Pathway B: Commercial Debt / Foreclosure If the bankruptcy is inevitable due to overwhelming commercial debt:

- **The "Soft Landing":** The Corporate Person is allowed to enter bankruptcy. The State Trustee administers the corporate assets (which should be minimal if the Protocol is followed).
- **Settlement Offer:** If there are specific assets the family wishes to retain, the Asset Fortress Protocol (flush with recouped funds) can offer to purchase these assets or settle specific debts with the Trustee.
- **Immunity:** The Trustee cannot seize the Asset Fortress funds to pay the general creditors because the Trust is a separate legal person and the funds are derived from the living man's private credit, not the corporate debtor's assets.

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4. Asset Dissipation, Timing, and The "Worst Case" Scenario

Successful asset protection relies entirely on the timing of the transfer relative to the commencement of bankruptcy proceedings.

Scenario A: Pre-Petition Execution (The Ideal) If the Asset Fortress Protocol is executed *before* a bankruptcy petition is presented:

- **Transfer of Title:** Legal title to major assets (such as the family home) is transferred from the Corporate Person to the Asset Fortress Trust.
- **Protection:** The assets are removed from the Corporate Person's estate. While a Trustee may attempt to challenge this as a "transaction at an undervalue," the Protocol defends the transfer as a **Capacity Correction**—moving assets to their rightful capacity—rather than a fraudulent dissipation.
- **Result:** The assets remain in the Trust, and the living man continues to reside in the home as a beneficiary, protected from the Trustee.

Scenario B: Post-Petition Execution (Too Late) If the bankruptcy process has already begun (a petition has been presented or a bankruptcy order made):

- **Asset Freeze:** The assets of the Corporate Person are legally considered to be in the possession/custody of the Official Receiver or Trustee.
- **Enforcement:** Any attempt to transfer the home or significant assets to the Asset Fortress at this stage will likely be voided under asset dissipation rules (Insolvency Act s.284). The Trustee will seize and liquidate these assets to pay creditors.

The "Worst Case" Remedy: Regeneration Even in Scenario B, where the home is seized because the Protocol was enacted too late, the Living Man is not defeated.

- **The Pivot:** The Corporate Person loses the old assets, but the Living Man retains the **Asset Fortress Structure**.
- **New Acquisition:** The Living Man, operating through the Trust, utilizes the **Infinite Money Protocol** to recoup abandoned credit (which cannot be seized).
- **Financing the Future:** The Trust uses these recouped funds to acquire **new assets**—such as a new home—purchased directly in the name of the Trust.

- **Outcome:** The old life is liquidated with the Corporate Person, but the new life is financed immediately via the Asset Fortress. The Living Man does not suffer homelessness or poverty; they simply transition to a new property held in a superior, solvent structure.

5. Frequently Asked Questions (Q&A)

Q: What if the bankruptcy petition has already been filed? Can I still save my house? A: If the petition has been filed, the assets are technically under the control of the court. Transferring them now puts them at high risk of being clawed back by the Trustee. However, you should still execute the Protocol to protect your *future* income and credit recoupment. Even if the current house is lost to the Trustee, the Protocol ensures you have the liquidity to acquire a *new* home via the Trust immediately, rather than waiting 6 years for a bankruptcy discharge.

Q: How will I survive if my bank accounts are frozen? A: The bankruptcy order freezes the accounts of the *Legal Person* (SSN/NIN based accounts). It does not affect the **Private Treasury** of the Asset Fortress (EIN based accounts). The living man operates using the Trust's debit cards and funds, completely bypassing the paralysis of the frozen personal accounts.

Q: Can the Trustee take the "Recouped Credit" money? A: No. The Recoupment Protocol reclaims credit generated by the *living man's* signature, not the *Corporate Person's* assets. This credit is paid directly into the 98-Series Trust. Because the Trust is a separate body corporate and the funds are "abandoned" property reclaimed by a Fiduciary, they never touch the bankrupt estate and are immune to seizure.

Q: Is this considered bankruptcy fraud or evasion? A: No. Fraud involves hiding assets that legally belong to the debtor. This Protocol involves **Capacity Alignment**. The assets are not "hidden"; they are held by a different legal entity (The Trust). The debts are left with the entity that incurred them (The Corporate Person). Furthermore, if the Tax Discharge Protocol is used, the debt is not evaded but *discharged* via lawful tender to the Treasury.

6. Summary: Escaping the Monopoly Board

Standard bankruptcy is a trap designed to remove a player from the "Monopoly Board of Commerce." It relies on the player believing they *are* the playing piece (the Corporate Person).

The Bankruptcy Protocol reveals that the living man is the *player*, not the piece.

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- **The Piece Falls:** The Corporate Person (the piece) may be taken by the Trustee and removed from the board (Bankrupt).
- **The Player Continues:** The Living Man (the player) reaches into their pocket (The Asset Fortress Treasury), creates new value (Credit Recoupment), and continues to play the game of life without restriction.

By strictly separating the **Body Corporate** from the **Living Man**, the devastation of bankruptcy is contained. The legal person may fall, but the man remains upright, solvent, and free to operate.